

<i>SERFF Tracking Number:</i>	<i>UNKP-125483747</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Security National Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-CL-0804-01-057</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>Commercial Lines</i>		
<i>Project Name/Number:</i>	<i>/AR-CL-0804-01-057</i>		

Filing at a Glance

Companies: Security National Insurance Company, Trinity Universal Insurance Company of Kansas
Product Name: Commercial Lines SERFF Tr Num: UNKP-125483747 State: Arkansas
TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: AR-CL-0804-01-057 State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Authors: Denise Freund, Jean Pierce Disposition Date: 03/06/2008
Date Submitted: 02/27/2008 Disposition Status: Approved
Effective Date Requested (New): 04/01/2008 Effective Date (New): 04/01/2008
Effective Date Requested (Renewal): 04/01/2008 Effective Date (Renewal): 04/01/2008
State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number: AR-CL-0804-01-057	Domicile Status Comments:
Reference Organization: ISO	Reference Number: CL-2007-OTRP1; CL-2007-OTRL1
Reference Title: TRIPRA	Advisory Org. Circular: VRS
Filing Status Changed: 03/06/2008	
State Status Changed: 03/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Filing "Expedited Filing" for ISO forms for Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA) - including Company Notice to Policyholders	

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Company and Contact

Filing Contact Information

Freund Denise, State Filings Analyst	dfreund@unitrin.com
12790 Merit Drive	(800) 777-2249 [Phone]
Dallas, TX 75251	(214) 360-8060[FAX]

Filing Company Information

Security National Insurance Company	CoCode: 19879	State of Domicile: Texas
12790 Merit Drive	Group Code: 215	Company Type: Prop & Cas
Dallas, TX 75251	Group Name: Unitrin Prop & Cas	State ID Number:
(800) 777-2249 ext. 8194[Phone]	FEIN Number: 75-6020448	

Trinity Universal Insurance Company of Kansas	CoCode: 15954	State of Domicile: Kansas
12790 Merit Drive	Group Code: 215	Company Type: Prop & Cas
Dallas, TX 75251	Group Name: Unitrin Prop & Cas	State ID Number:
(800) 777-2249 ext. 8194[Phone]	FEIN Number: 75-1413993	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Security National Insurance Company	\$50.00	02/27/2008	18187645
Trinity Universal Insurance Company of Kansas	\$0.00	02/27/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/06/2008	03/06/2008

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Disposition

Disposition Date: 03/06/2008
Effective Date (New): 04/01/2008
Effective Date (Renewal): 04/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Expedited Filing	Approved	Yes
Form	Notice to Policyholders- Restrictions of Terrorism Coverage	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Notice to Policyholders- Restrictions of Terrorism Coverage	30-0873	12 07	Disclosure/ Replaced Notice	Replaced Form #:0.00 30-0720 03 06 Previous Filing #:		SERFF 30_0873_12 _07_Terroris m_Policyhol der_Notice.p df

NOTICE TO POLICYHOLDERS

RESTRICTIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. This Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

In accordance with the **Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)**, we are required to offer you coverage for losses resulting from an act of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

CHANGE IN THE DEFINITION OF CERTIFIED ACTS OF TERRORISM AND INFORMATION ON LIMITATIONS ON FEDERAL AND INSURER LIABILITY

Under the Federal **Terrorism Risk Insurance Program Reauthorization Act of 2007**, the definition of "certified acts of terrorism" (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, coverage for "certified acts of terrorism" now encompasses, for example, an act committed against the United States government by a United States citizen, when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the **TRIPRA**. Coverage is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

The government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Refer to the terrorism endorsement for the definition of "certified acts of terrorism." Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

Carefully read your policy, including the endorsements attached to your policy.

***WE HAVE INCLUDED A PREMIUM CHARGE ON YOUR POLICY FOR
"CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM."***

**THE PREMIUM CHARGE FOR THE TERRORISM COVERAGE
IS SHOWN EITHER ON THE "DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE
ACT" OR "DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM" OR YOUR POLICY
DECLARATIONS**

YOUR POLICY

Your policy does not contain a terrorism exclusion. However, we have included an endorsement under which coverage for "certified acts of terrorism" (which is more fully defined in the endorsement, but involves acts of terrorism by or on behalf of a foreign interest) is subject to a limit on our liability pursuant to the **Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)**. The terrorism definition is based on **TRIPRA**, under which the federal government determines when a "certified act of terrorism" has occurred. The government may participate in paying for some of the losses from such an event. This coverage is subject to a limit on our liability pursuant to the federal law and is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

Unless you notify us in writing that you wish to reject terrorism coverage, we will include terrorism coverage in your policy. You may reject this offer by signing the enclosed REJECTION STATEMENT and returning it to us. Once we receive the signed rejection form your policy will be endorsed to exclude the terrorism coverage and the premium amount refunded to you.

PROPERTY SECTION

NOTICE APPLICABLE ONLY in California, Missouri, Oregon, Wisconsin:

STATE REQUIREMENTS BECAUSE OF THE STANDARD FIRE CLAUSE: The terrorism exclusion does not restrict fire coverage under Commercial Property, Commercial Inland Marine and Farm insurance due to a statutory requirement in these states. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under such insurance. An appropriate premium charge is included in your policy.

NOTICE APPLICABLE ONLY in Georgia, Illinois, Iowa, and Washington:

STATE REQUIREMENTS BECAUSE OF THE STANDARD FIRE CLAUSE: The terrorism exclusion does not restrict fire coverage under Commercial Property and Farm insurance due to a statutory requirement in this state. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under such insurance. An appropriate premium charge is included in your policy.

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Rate Information

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Supporting Document Schedules

Bypassed -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	03/06/2008
Bypass Reason:	NA			
Comments:				

Satisfied -Name:	Expedited Filing	Review Status:	Approved	03/06/2008
Comments:				
Attachments:				
	SERFF 2007_Terrorism__F215_01_08_Expedited_Filing_Transmittal__Base_Forms.pdf			
	SERFF 2007_Terrorism_(TRIPRA)_Forms.pdf			

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) ARKANSAS

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Security National Insurance Company	Texas	19879	75-6020448
Trinity Universal Insurance Company of Kansas	Kansas	15954	75-1413993

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Jon Zetlau 12790 Merit Drive Dallas, TX 75251	800/777-2241 ext 8194	214/360-8060	jzetlau@unitrin.com

Filing information

Line of Insurance (see attachment)	Commercial Lines
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	Forms
This application is used with:	Company: 30-0873 12/07; ISO: CL-2007-OTRP1, CL-2007-OTRL1
Effective Date Requested	April 1, 2008
Filing date	February 18, 2008
Company Tracking Number	AR-CL-0804-01-057
Date filing approved in domiciliary state, if applicable	Not yet approved

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	See Attached Forms List		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

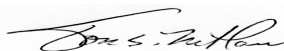
To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state;
and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Signature

Jon Zetlau

Print Name:

Bureau/Forms Compliance Mgr.

Title:

Component/Form Name/ Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Applicable Lines of Business
Policyholder Disclosure	30-0873 12 07	Replacement	30-0720 03 06	CF, GL, IM, CU
Cap on Losses From Certified Acts of Terrorism	IL 09 52 01 08	Replacement	IL 09 52 11 02	CF, IM, CR
Exclusion of Certified Acts of Terrorism	IL 09 53 01 08	Replacement	IL 09 53 11 02	CF, IM, CR
Disclosure Pursuant to Terrorism Risk Insurance Act	IL 09 85 01 08	Replacement	IL 09 85 01 06	CF, GL, IM, CU
Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism	IL 09 86 01 08	Replacement	IL 09 86 12 03	CF, IM, CR
Limitation of Coverage For Certified Acts of Terrorism	IL 09 87 01 08	Replacement	IL 09 87 12 03	CF, IM, CR
Cap on Losses from Certified Acts of Terrorism	CG 21 70 01 08	Replacement	CG 21 70 11 02	GL
Exclusion of Certified Acts	CG 21 73 01 08	Replacement	CG 21 73 12 02	GL
Exclusion of Punitive Damages Related to a Certified Act of Terrorism	CG 21 76 01 08	Replacement	CG 21 76 11 02	GL
Certified Acts of Terrorism Aggregate Limit	CG 21 80 01 08	Replacement	CG 21 80 12 03	GL
Certified Acts of Terrorism Aggregate Limit	CG 21 82 01 08	Replacement	CG 21 82 12 03	GL
Exclusion of Certified Nuclear, Biological, Chemical or Radiological	CG 21 84 01 08	Replacement	CG 21 84 12 03	GL
Cap on Losses from Certified Acts of Terrorism	CU 21 30 01 08	Replacement	CU 21 30 11 02	CU
Exclusion of Certified Acts	CU 21 33 01 08	Replacement	CU 21 33 12 02	CU
Exclusion of Punitive Damages Related to a Certified Act of Terrorism	CU 21 36 01 08	Replacement	CU 21 36 11 02	CU
Exclusion of Certified Nuclear, Biological, Chemical or Radiological	CU 21 40 01 08	Replacement	CU 21 40 12 03	CU
Exclusion of Certified Acts of Terrorism	IL 09 58 11 02	Withdrawn		
Exclusion of Certified Acts of Terrorism	IL 09 63 11 02	Withdrawn		
Exclusion of Certified Acts of Terrorism	IL 09 73 11 02	Withdrawn		